



CUPE EDUCATION WORKERS' BENEFITS TRUST

Q2 Member Newsletter | May 2021



Reminders and recaps

Warmer days. The vaccine rollout in full swing. Optimism that fewer social restrictions are on the horizon.

It seems as though the world may finally be starting to turn around. In light of this optimism, CUPE EWBT would like to take this opportunity to highlight some additional positives – specifically related to your benefits plan coverage.

Summer updates



Your benefits coverage will continue without interruption over the summer seasonal layoff period. This means that your monthly premium withdrawals from our plan administrator (OTIP) will continue and be taken on July 15th and August 16th, 2021.

Also, be sure to update your preferred email address. Your default email address on file with OTIP is your school board email; however, you can change it to an email address of your choice. This will ensure that you will continue to receive important information from OTIP and the CUPE EWBT during the summer months.



How to make the update?

Once you are logged into the My Benefits “Member Login Page”, click on Review/Update My Email Information. Provide an email account that you check on a regular basis during the summer to ensure you don't miss any important benefit communications.



If you are on long-term disability (LTD), WSIB leave, or you are disabled due to an injury or illness while being covered under the CUPE EWBT benefits, you should ensure you apply for a life waiver of premium (if you haven't already).

Disability and waiving life insurance premiums

Being off work due to a disability is stressful enough – there's no need to make it more difficult by worrying over premium payments. If you've been disabled for six months or more, and are under the age of 65, you may be eligible to have your life insurance continued without paying premiums until you reach age 65.

Think you may be eligible? Contact OTIP for a life waiver of premium package. Your package will provide instructions on how to apply for a life waiver of premium with Canada Life. Follow the instructions and submit the requirements to Canada Life. Canada Life will then determine your qualification for waiver of premium benefits. It's that simple.

Claims forms must be submitted within 12 months of becoming disabled.

Late applicants and life events

Being a late applicant

Eligible education members of the CUPE EWBT are guaranteed coverage under the benefit plan if they enrol within 31 days of receiving their New Hire Event email from OTIP (note, this is sent to your board email address). If you do not enrol within 31 days, you will be deemed a "late applicant."

As a "late applicant," you, your spouse and eligible dependent children (if applicable) will be required to complete a medical questionnaire and submit it to Canada Life for approval. Canada Life may ask for additional information and has the right to decline health coverage to you, your spouse and/or your dependent children.

If your coverage is approved by Canada Life, your effective date for health coverage will be the date of Canada Life's approval.

As a "late applicant" your dental coverage is limited to a maximum of \$200 per person for the first twelve (12) months of coverage.



Who qualifies as an eligible dependent?

- Spouse (legal or common law)
- Unmarried children under age 21, or under age 26 if the child is a full-time student

There isn't an age limit for children who can't support themselves due to a mental and/or physical disorder, provided the disability started before age 21 (or age 26 if the child was a student at that time) and the disorder has been continuous since that time. Please visit the Canada Life website to complete [an Application for Over-Age Dependent Coverage](#).

When life happens, make sure you're covered

If the past year has taught us anything, it's that life doesn't always go according to plan. This is why it's important to have benefits coverage that reflects your current situation.

Eligible life events include:

- Change in eligibility status (e.g., due to an increase in work hours)
- Marriage breakdown (i.e., separation/divorce)
- Loss of coverage through your spouse's plan (e.g., if your spouse loses their job)
- Death of spouse or child
- Spouse or child ceasing to qualify for coverage (e.g., through divorce or your child reaching the age limit for coverage)
- Marriage/common-law relationship
- Birth/adoption of a child

Please note: you are eligible for full funding if you work 15 hours or more per week. If you do not enrol and your hours subsequently increase, you will NOT have another opportunity to enrol for benefits.

If you experience an eligible life event – or know there is one in your future – you have 31 days to make changes to your coverage. Please ensure you contact our plan administrator, OTIP, as soon as possible to avoid “late applicant” status.



Retirement planning? Life planning!

If you had life coverage under your CUPE EWBT benefit plan, and you are under age 65, you may be eligible to convert your group life insurance to an individual policy directly with Canada Life. If you **convert within 45 days of your coverage ending**, evidence of good health or a medical exam will not be required.

Rates are determined by Canada Life, and the premiums for the individual policy are typically much higher than when you were covered under the CUPE EWBT benefit plan. To learn more about your options, please contact OTIP Benefit Services at 1-866-783-6847.

Please note: if you are 65 or older, you are not eligible to convert your group life insurance.



Save the date!

Please mark September 12, 2021 in your calendars, as we'll be holding a virtual members and local leaders meeting!

Looking for more information?



Want more details on your benefits or how our plan works? Check out the CUPE EWBT website at www.cupe-ewbt.ca. There, you'll find our ongoing member updates, FAQs, plan booklet, plan guide and other useful resources.



For enrolment and eligibility questions, call OTIP Benefits Services at 1-866-783-6847.

For life, health and dental claims questions, call Canada Life's dedicated CUPE EWBT line at 1-866-800-8058.



For any general inquiries and Trust-related issues, please email info@cupe-ewbt.ca.

A final word

This bulletin has been prepared exclusively for eligible CUPE education workers in the province of Ontario covered by the CUPE Education Workers' Benefits Trust. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits, and co-pay amounts.